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Case 15-35736
B1D (Official Form 1, Exhibit D) (12/09)

Doc 1

Document Page 1 of 36 United States Bankruptcy Court Northern District of Illinois

Northern Dist	rict of Illinois
IN RE:	Case No
Prell, Dawn R	Chapter 7
Debtor(s)	
EXHIBIT D - INDIVIDUAL DEBTOR CREDIT COUNSELI	R'S STATEMENT OF COMPLIANCE NG REQUIREMENT
do so, you are not eligible to file a bankruptcy case, and the cour whatever filing fee you paid, and your creditors will be able to a	atements regarding credit counseling listed below. If you cannot rt can dismiss any case you do file. If that happens, you will lose resume collection activities against you. If your case is dismissed d to pay a second filing fee and you may have to take extra steps
Every individual debtor must file this Exhibit D. If a joint petition is f one of the five statements below and attach any documents as direct	îled, each spouse must complete and file a separate Exhibit D. Check ted.
the United States trustee or bankruptcy administrator that outlined	e, I received a briefing from a credit counseling agency approved by the opportunities for available credit counseling and assisted me in e agency describing the services provided to me. Attach a copy of the gh the agency.
the United States trustee or bankruptcy administrator that outlined performing a related budget analysis, but I do not have a certificate f	te, I received a briefing from a credit counseling agency approved by the opportunities for available credit counseling and assisted me in from the agency describing the services provided to me. You must file ded to you and a copy of any debt repayment plan developed through l.
	proved agency but was unable to obtain the services during the seven t circumstances merit a temporary waiver of the credit counseling gent circumstances here.]
you file your bankruptcy petition and promptly file a certificate for of any debt management plan developed through the agency. Fa case. Any extension of the 30-day deadline can be granted only for the second control of the second control of the second can be granted only for the second control of the secon	btain the credit counseling briefing within the first 30 days after rom the agency that provided the counseling, together with a copy ilure to fulfill these requirements may result in dismissal of your for cause and is limited to a maximum of 15 days. Your case may for filing your bankruptcy case without first receiving a credit
motion for determination by the court.]	se of: [Check the applicable statement.] [Must be accompanied by a
I incapacity. (Defined in 11 U.S.C. § 109(n)(4) as impaired by	y reason of mental illness or mental deficiency so as to be incapable

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h)

I certify under penalty of perjury that the information provided above is true and correct.

Active military duty in a military combat zone.

does not apply in this district.

of realizing and making rational decisions with respect to financial responsibilities.);

participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Signature of Debtor: /s/ Dawn R Prell	
Date: October 21, 2015	

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31 (Official Form 1) (04/13)		Document	Dago 2 of 26	

United States Bankruptcy Court Northern District of Illinois					Vol	untary Petition		
Name of Debtor (if individual, enter Last, First, Middle): Prell, Dawn R				Name of Joint Debtor (Spouse) (Last, First, Middle):				
All Other Names used by the Debtor in the last 8 ye (include married, maiden, and trade names):	ears					e Joint Debtor is nd trade names)		years
Last four digits of Soc. Sec. or Individual-Taxpayer (if more than one, state all): 0607	I.D. (ITIN)/C	omplete EIN	Last four d	-			axpayer I.I	O. (ITIN) /Complete EIN
Street Address of Debtor (No. & Street, City, State & Zip Code): 35 East Hickory Street Unit B			Street Add	ress of Jo	int Deb	tor (No. & Stree	et, City, Sta	ate & Zip Code):
Lombard, IL	ZIPCODE (60148						ZIPCODE
County of Residence or of the Principal Place of Bu DuPage	isiness:		County of	Residence	e or of the	he Principal Plac	ce of Busir	ness:
Mailing Address of Debtor (if different from street	address)		Mailing A	dress of	Joint De	ebtor (if differen	t from stre	eet address):
	ZIPCODE							ZIPCODE
Location of Principal Assets of Business Debtor (if	different from	street address	above):					
								ZIPCODE
Type of Debtor (Form of Organization) (Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.) Chapter 15 Debtor Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending: Filing Fee (Check one box) ✓ Full Filing Fee attached ☐ Filing Fee to be paid in installments (Applicable only). Must attach signed application for the cour consideration certifying that the debtor is unable except in installments. Rule 1006(b). See Official ☐ Filing Fee waiver requested (Applicable to chapte only). Must attach signed application for the cour consideration. See Official Form 3B.	Single U.S.C. Railrog Stockt Comm Clearin Other Debtor Title 2 Interna to individuals rt's to pay fee 1 Form 3A.	(Check of Care Business Asset Real E. § 101(51B) and broker nodity Broker nodity Broker ng Bank Tax-Exer (Check box, r is a tax-exen 6 of the United Revenue Composition of Check if Debtor than \$:	mpt Entity if applicable.) applicable of the delay. me box: are is a small busing is not a small busing is not a small busing its applicable box. Il applicable box in is being filed we	under ness debte susiness d subject to tes: ith this p	Chaper as defebtor as defusition olicited p	the Petition apper 7 supper 9 supper 11 supper 12 supper 13 supper 13 supper 13 supper 13 supper 13 supper 14 supper 15 supper 16 supper 17 supper 17 supper 17 supper 18 supper 18 supper 19 supper	nkruptcy n is Filed Cha Recc Mai Cha Recc Non Nature of (Check one y consume 1 U.S.C. red by an y for a r house-	Code Under Which (Check one box.) pter 15 Petition for ognition of a Foreign n Proceeding pter 15 Petition for ognition of a Foreign main Proceeding Debts box.) r Debts are primarily business debts.
Statistical/Administrative Information Debtor estimates that funds will be available for Debtor estimates that, after any exempt property distribution to unsecured creditors.		unsecured cr	reditors.	-		o funds availabl	e for	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors] 001- 0,000	10,001- 25,000	25,001- 50,000		50,001- 100,000	Over 100,000	
\$50,000 \$100,000 \$500,000 \$1 million \$10	,000,001 to \$1 0 million to	10,000,001	\$50,000,001 to \$100 million	\$100,000 to \$500		\$500,000,001 to \$1 billion	More than \$1 billion	
Estimated Liabilities \$\begin{array}{ c c c c c c c c c c c c c c c c c c c			\$50,000,001 to \$100 million			\$500,000,001	More than	

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Case 15-35736 Doc 1 Filed 10/21/15 Entered 10/21/15 10:23:13 Desc Main B1 (Official Form 1) (04/13) Page 2 Page 3 of 36 Document | Name of Debtor(s): Voluntary Petition Prell, Dawn R (This page must be completed and filed in every case) All Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: Northern District Of Illinois 10/25/2006 Location Case Number: Date Filed: Where Filed: N/A Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: None District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms (To be completed if debtor is an individual 10K and 10Q) with the Securities and Exchange Commission pursuant to whose debts are primarily consumer debts.) Section 13 or 15(d) of the Securities Exchange Act of 1934 and is I, the attorney for the petitioner named in the foregoing petition, declare requesting relief under chapter 11.) that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have Exhibit A is attached and made a part of this petition. explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b). X /s/ Jason G. Shore 10/21/15 Signature of Attorney for Debtor(s) Date Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health Yes, and Exhibit C is attached and made a part of this petition. **▼** No Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached a made a part of this petition. **Information Regarding the Debtor - Venue** (Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Date

Case 15-35736 Doc 1 Filed 10/21/15 B1 (Official Form 1) (04/13) Document	Entered 10/21/15 10:23:13 Desc Main Page 4 of 36 Page 3
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Prell, Dawn R
	ntures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X /s/ Dawn R Prell Signature of Debtor Dawn R Prell Signature of Debtor	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X Signature of Foreign Representative Printed Name of Foreign Representative
Signature of Joint Debtor	Pfilled Ivalie of Poleign Representative
(708) 241-3868 Telephone Number (If not represented by attorney) October 21, 2015 Date	Date
Signature of Attorney*	Signature of Non-Attorney Petition Preparer
X /s/ Jason G. Shore Signature of Attorney for Debtor(s) Jason G. Shore 6304001 Law Offices of Steven H. Mevorah & Associates 134 North Bloomingdale Road Bloomingdale, IL 60108 (630) 529-4761 Fax: (630) 529-7630 JShore @Mevorahlaw.com	I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Social Security Number (If the bankruptcy petition preparer is not an individual, state the
October 21, 2015	Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address
Signature of Debtor (Corporation/Partnership)	
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	X Signature
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.
X Signature of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

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IN RE:		Case No
Prell, Dawn R		Chapter 7
	Debtor(s)	•

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 88,200.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 7,969.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 3,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 13,821.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	3			\$ 1,661.82
J - Current Expenditures of Individual Debtor(s)	Yes	3			\$ 2,105.00
	TOTAL	19	\$ 88,200.00	\$ 24,790.00	

Document Page 6 of 36 United States Bankruptcy Court

Northern District of Illinois

IN RE:		Case No
Prell, Dawn R		Chapter 7
	Debtor(s)	•

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 3,000.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 3,000.00

State the following:

Average Income (from Schedule I, Line 12)	\$ 1,661.82
Average Expenses (from Schedule J, Line 22)	\$ 2,105.00
Current Monthly Income (from Form 22A-1 Line 11; OR , Form 22B Line 14; OR , Form 22C-1	
Line 14)	\$ 2,461.54

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 969.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 3,000.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 13,821.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 14,790.00

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(If known)

IN RE Prell, Dawn R

Debtor(s)

Doc 1

Case No. __

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

TOTAL

0.00

(Report also on Summary of Schedules)

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(If known)

IN RE Prell, Dawn R

Debtor(s)

Doc 1

Case No. _____

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		Cash		50.00
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		TCF Bank Checking Account		400.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Х			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Miscellaneous television, bedroom set, tablet, furniture, furnishings		400.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Miscellaneous clothing and shoes		250.00
7.	Furs and jewelry.		Miscellaneous jewelry - gold chain; watch		100.00
8.	Firearms and sports, photographic, and other hobby equipment.	Х			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	Х			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401k Fidelity Investments		80,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14.	Interests in partnerships or joint ventures. Itemize.	X			

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_ Case No. __

IN RE Prell, Dawn R

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	Х			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	Х			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	Х			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2007 Mercedes Benz C280		7,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
	Crops - growing or harvested. Give particulars.	X			
	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	Х			

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Debtor(s)

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(If known)

IN RE Prell, Dawn R

Case No. _

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

			1	
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
35. Other personal property of any kind	Х			
35. Other personal property of any kind not already listed. Itemize.				
		TO	ΓAL	88,200.00

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(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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IN RE Prell, Dawn R

Debtor(s)

Case No. _ (If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

Check if debtor claims a homestead exemption that exceeds \$155,675. *

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Cash	735 ILCS 5/12-1001(b)	50.00	50.00
TCF Bank Checking Account	735 ILCS 5/12-1001(b)	400.00	400.00
Miscellaneous television, bedroom set, tablet, furniture, furnishings	735 ILCS 5/12-1001(b)	400.00	400.00
Miscellaneous clothing and shoes	20 ILCS 1805/10	250.00	250.00
Miscellaneous jewelry - gold chain; watch	735 ILCS 5/12-1001(b)	100.00	100.00
401k Fidelity Investments	40 ILCS 5/8-244, 5/9-228, 5/14-147	80,000.00	80,000.00
2007 Mercedes Benz C280	735 ILCS 5/12-1001(c)	2,400.00	7,000.00

^{*} Amount subject to adjustment on 4/1/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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(If known)

IN RE Prell, Dawn R

Debtor(s)

Doc 1

Case No.

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 6918			Auto Loan	T			7,969.00	969.00
Wells Fargo P O Box 25341 Santa Ana, CA 92799			2007 Mercedes Benz C280					
			VALUE \$ 7,000.00	1				
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
0 continuation sheets attached			(Total of th		otota		\$ 7,969.00	\$ 969.00
			(Use only on la		Tota page	e)	\$ 7,969.00 (Report also on	\$ 969.00 (If applicable, report

(Report also or Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) © 1993-2013 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

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IN RE Prell, Dawn R Case No.

Debtor(s) (If known)

Desc Main

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). **☐** Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). **▼** Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution

Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

¹ continuation sheets attached

Document

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IN RE Prell, Dawn R

Debtor(s)

_ Case No. _ (If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

Taxes and Other Certain Debts Owed to Governmental Units

(Type of Priority for Claims Listed on This Sheet)

			(Type of Priority for Claims Listed on This Sheet)												
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED		IOUNT OF LAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY						
ACCOUNT NO. 0607			Federal Taxes for 2014	T												
Internal Revenue Service 230 South Dearborn Street Chicago, IL 60604							3	3,000.00	3,000.00							
ACCOUNT NO.								,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	3,000.00							
ACCOUNT NO.																
ACCOUNT NO.																
ACCOUNT NO.																
ACCOUNT NO.																
Sheet no1 of1 continuation sheet: Schedule of Creditors Holding Unsecured Priority	s att	ached aims	to (Totals of th		tota age	e)	\$ 3	3,000.00	\$ 3,000.00	\$						
(Use only on last page of the com	plet	ed Sch	nedule E. Report also on the Summary of Sch	iedu	ıles	.)	\$ 3	3,000.00								
(Us report also on th	e oi	nly on atistic	last page of the completed Schedule E. If ap al Summary of Certain Liabilities and Relate	(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.) \$\text{Total} \\ (\text{Use only on last page of the completed Schedule E. If applicable,} \\ \text{report also on the Statistical Summary of Certain Liabilities and Related Data.}} \$\text{3,000.00} \\$												

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IN RE Prell, Dawn R

Debtor(s)

Doc 1

Case No. _____(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1938	T		Miscellaneous Credit Purchses	П		T	
Capital One C/O Cavalry Portfolio Services P O Box 27288 Tempe, AZ 85285							3,445.00
ACCOUNT NO. 8620			Miscellaneous Credit Card Purchases	П	П		
Chase Bank P O Box 15298 Wilmington, DE 19850							3,077.00
ACCOUNT NO. 9802	T		Miscellaneous Credit Card Purchases	П		\exists	,
Credit One Bank NA C/O LVNV Funding LLC P O Box 10497 Greenville, SC 29603							866.00
ACCOUNT NO. 4800	T		Medical Services	П		T	
Edward Elmhurst Healthcare 155 East Brush Hill Road Elmhurst, IL 60126							338.00
2 continuation sheets attached	_		(Total of th	Subt			\$ 7,726.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Relate	T also atist	Tota o or tica	ıl n ıl	

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(If known)

IN RE Prell, Dawn R

Debtor(s)

_ Case No. _

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4800			Medical Services			H	
Edward Elmhurst Healthcare 155 East Brush Hill Road Elmhurst, IL 60126							584.00
ACCOUNT NO. 5060			Medical Services				
Elmhurst Emergency Medical Services C/O MBB 1460 Rennaissance Drive Park Ridge, IL 60068							652.00
ACCOUNT NO. 0063			Miscellaneous Credit Card Purchases	\vdash		H	002.00
First Premier Bank 601 South Minnesota Avenue Sioux Falls, SD 57104							815.00
ACCOUNT NO. 5333			Miscellaneous Credit Card Purchases				0.0.00
GE Capital Retail C/O Portfolio Recovery Associates 120 Corporate Boulevard, Suite 1 Norfolk, VA 23502							224.22
ACCOUNT NO. 1963			Miscellaneous Credit Card Purchases	\vdash			831.00
HSBC Bank Nevada, N.A. C/O Portfolio Recovery Associates 120 Corporate Boulevard, Suite 1 Norfolk, VA 23502	_		Miscenarieous Credit Card Furchases				1,118.00
ACCOUNT NO. 6140			Miscellaneous Credit Card Purchases	\vdash		H	1,110.00
Merrick Bank P.O. Box 9201 Old Bethpage, NY 11804	_						873.00
ACCOUNT NO. 2090	H		Miscellaneous Credit Card Purchases			H	673.00
World Financial Network Bank C/O Portfolio Recovery Associates 120 Corporate Boulevard, Suite 1 Norfolk, VA 23502	-						476.00
Sheet no. 1 of 2 continuation sheets attached to				L Sub	tot	뉘	470.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the S	nis p T t als	age Fota o o	e) al n	\$ 5,349.00
			Summary of Certain Liabilities and Relate				\$

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(If known)

IN RE Prell, Dawn R

Debtor(s)

_ Case No. _

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

			Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5928			Miscellaneous Credit Card Purchases				
World Financial Network Bank C/O Portfolio Recovery Associates 120 Corporate Boulevard, Suite 1 Norfolk, VA 23502							746.00
ACCOUNT NO.	_						
ACCOUNT NO.							
ACCOUNT NO.	-						
ACCOUNT NO.							
ACCOUNT NO.	-						
ACCOUNT NO.							
Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th			e)	\$ 746.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	o o	n al	\$ 13,821.00

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Case No. Debtor(s) (If known)

Desc Main

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

IN RE Prell, Dawn R

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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Case No.

IN RE Prell, Dawn R

Debtor(s)

(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

Г	
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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Fill in this in	nformation to ide	entify your case:		
Debtor 1	Dawn R Prell First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	•	Middle Name	Last Name	
Case number	. ,	or the: Northern District of Illinoi	S 	Check if this is:
(If known)				☐ An amended filing
				A supplement showing post-petition chapter 13 income as of the following date:
Official I	Form 6l			MM / DD / YYYY

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employm		ges, write your na	ille all	id Case Humber (II i	Knownj. Answei ever	y question.
Fill in your employment information.		Debtor 1			Debtor 2 or non	-filing spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	☑ Employed ☐ Not employed			☐ Employed ☐ Not employe	d
Include part-time, seasonal, or self-employed work.						
Occupation may Include student or homemaker, if it applies.	Occupation	<u>Manager</u>				
	Employer's name	Laredo Hospi	tality	<u></u>		
	Employer's address	2200 South Riv Number Street	/er R	oad	Number Street	
		Des Plaines, I				
	How long employed the	City Pre? 2 years	State	e ZIP Code	City	State ZIP Code
Part 2: Give Details About	t Monthly Income					
Estimate monthly income as of spouse unless you are separated If you or your non-filing spouse habelow. If you need more space, a	l. ave more than one employ	er, combine the info	•		·	
				For Debtor 1	For Debtor 2 or non-filing spouse	e
List monthly gross wages, sale deductions). If not paid monthly,			2.	\$2,461.54_	\$	_
3. Estimate and list monthly over	rtime pay.		3.	+\$0.00	+ \$	_
4. Calculate gross income. Add li	ine 2 + line 3.		4.	\$ <u>2,461.54</u>	\$	_]

Official Form 6I Schedule I: Your Income page 1 Case 15-35736 Doc 1 Filed 10/21/15 Entered 10/21/15 10:23:13 Desc Main Document Page 21 of 36

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Dawn R Prell
First Name Middle Name

Last Name

Case number (if known)_

		For	Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	→ 4.	\$	2,461.54	\$
List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$	587.84	\$
5b. Mandatory contributions for retirement plans	5b.	\$	0.00	\$
5c. Voluntary contributions for retirement plans	5c.	\$	0.00	\$
5d. Required repayments of retirement fund loans	5d.	\$	0.00	\$
5e. Insurance	5e.	\$	0.00	\$
5f. Domestic support obligations	5f.	\$	0.00	\$
5g. Union dues	5g.	\$	0.00	\$
5h. Other deductions. Specify: See Schedule Attached	5h.	+\$	211.88	+ \$
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$	799.72	\$
Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	1,661.82	\$
List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.00	\$
8b. Interest and dividends	8b.	\$	0.00	\$
8c. Family support payments that you, a non-filing spouse, or a dependence regularly receive	ent			
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00	\$
8d. Unemployment compensation	8d.	\$	0.00	\$
8e. Social Security	8e.	\$	0.00	\$
8f. Other government assistance that you regularly receive				
Include cash assistance and the value (if known) of any non-cash assistar that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.	nce	\$	0.00	\$
Specify:	8f.			
8g. Pension or retirement income	8g.	\$	0.00	\$
8h. Other monthly income. Specify:	8h.	+\$_	0.00	+\$
Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$	0.00	\$
Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$	1,661.82	= \$ 1,66
. State all other regular contributions to the expenses that you list in Sche	dule .	<u> </u>		
Include contributions from an unmarried partner, members of your household, other friends or relatives.			ents, your roo	ommates, and
Do not include any amounts already included in lines 2-10 or amounts that are	not a	vailable	to pay expe	nses listed in Schedule J.
Specify:				11. + \$(
Add the amount in the last column of line 10 to the amount in line 11. The Write that amount on the Summary of Schedules and Statistical Summary of Columns 2015.				·
3. Do you expect an increase or decrease within the year after you file this	form	•		monthly in
▼ No. Yes. Explain: None				

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IN RE Prell, Dawn R

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

_ Case No. _

Continuation Sheet - Page 1 of 1

DEBTOR SPOUSE

Other Payroll Deductions:

Dental Insurance 19.78
Medical Insurance 183.58
Vision Insurance 8.52

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Fill in this i	nformation to identify	your case:				
Debtor 1	Dawn R Prell					
Debtor 2	First Name	Middle Name Last Name	_	Check if this is:		
(Spouse, if filing) First Name	Middle Name Last Name		An amended	•	petition chapter 13
United States	Bankruptcy Court for the: I	Northern District of Illinois			of the following	
Case number	·			MM / DD / YYYY	Υ	
(If known)						2 because Debtor 2
Official	Form 6J			maintains a se	eparate housel	nold
Sched	dule J: You	ur Expenses				12/13
information.		ossible. If two married people are filled, attach another sheet to this form				
Part 1:	Describe Your Hou	sehold				
1. Is this a jo	int case?					
	o to line 2. Des Debtor 2 live in a s	separate household?				
	No Yes. Debtor 2 must file	e a separate Schedule J.				
2. Do you ha	ve dependents?	□ No		***		1
Do not list	Debtor 1 and	Yes. Fill out this information for	Dependent's relations Debtor 1 or Debtor 2	s hip to	De pendent's age	Does dependent live with you?
Debtor 2. Do not stat	e the dependents'	each dependent	Daughter		15	No Yes
names.						□ No
						Yes
						□ No
						☐ Yes
						□ No
						☐ Yes
						□ No □ Yes
expenses	penses include of people other than nd your dependents?	✓ No ☐ Yes				
		ng Monthly Expenses				
		bankruptcy filing date unless you a	are using this form as	s a sunnlement in	n a Chanter 13 c	ease to report
_	of a date after the ban	kruptcy is filed. If this is a supplem	=			
-	•	n-cash government assistance if you			V	
		I it on Schedule I: Your Income (Offi	-		Your expe	nses
	Il or home ownership e or the ground or lot.	expenses for your residence. Include	e tirst mortgage payme	ents and 4.	\$600	0.00
If not inc	luded in line 4:					
	l estate taxes			4a.	*	00
4h Pron	erty homeowner's or re	antar's incurance		4h	Φ 0	00

Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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0.00

0.00

4c.

4d.

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Debtor 1

Dawn R Prell
First Name Middle Name

Last Name

Case number (if known)_

		You	ır expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$	0.00
6. Utilities:			
6a. Electricity, heat, natural gas	6a.	\$	0.00
6b. Water, sewer, garbage collection	6b.	\$	0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	80.00
6d. Other. Specify:	6d.	\$	0.00
7. Food and housekeeping supplies	7.	\$	600.00
8. Childcare and children's education costs	8.	\$	0.00
9. Clothing, laundry, and dry cleaning	9.	\$	140.00
Personal care products and services	10.	\$	0.00
Medical and dental expenses	11.	\$	0.00
Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$	250.00
3. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
4. Charitable contributions and religious donations	14.	\$	0.00
Insurance.Do not include insurance deducted from your pay or included in lines 4 or 20.		·	
15a. Life insurance	15a.	\$	0.00
15b. Health insurance	15b.	\$	0.00
15c. Vehicle insurance	15c.	\$	113.00
15d. Other insurance. Specify:	15d.	\$	0.00
6. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$	0.00
7. Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.	\$	322.00
17b. Car payments for Vehicle 2	17b.	\$	0.00
17c. Other. Specify:	17c.	\$	0.00
17d. Other. Specify:	17d.	\$	0.00
 Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I). 	18.	\$	0.00
9. Other payments you make to support others who do not live with you.		\$	0.00
Specify:	19.		
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income	ne.		
20a. Mortgages on other property	20a.	\$	0.00
20b. Real estate taxes	20b.	\$	0.00
20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e. Homeowner's association or condominium dues	20e.	\$	0.00

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Case number (if known)_

First Name Last Name Middle Name 21. Other. Specify: 21. 0.00 Your monthly expenses. Add lines 4 through 21. 2,105.00 The result is your monthly expenses. 22 23. Calculate your monthly net income. 1,661.82 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. 23b. Copy your monthly expenses from line 22 above. 23b 2,105.00 23c. Subtract your monthly expenses from your monthly income. -443.18 The result is your monthly net income. 23c. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? M No. None Yes.

Dawn R Prell

Debtor 1

(If known)

(Print or type name of individual signing on behalf of debtor)

Debtor(s)

Case No.

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 21 sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: October 21, 2015 Signature: /s/ Dawn R Prell Debtor Dawn R Prell Signature: __ (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Social Security No. (Required by 11 U.S.C. § 110.) Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the ___ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

 $_{B7 \text{ (Official Form?)}}$ Case 15-35736 Filed 10/21/15 Entered 10/21/15 10:23:13 Doc 1 Desc Main Document Page 27 of 36 **United States Bankruptcy Court**

Northern District of Illinois

IN RE:		Case No.
Prell, Dawn R		Chapter 7
	Debtor(s)	•

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(2),(31).

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

22,570.00 2015 Year-to-Date Income

70,551.00 2014 Income

48,735.00 2013 Income

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,255.* If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER LVNV FUNDING LLC vs. Dawn

NATURE OF PROCEEDING **Collection Complaint**

AND LOCATION 18th Judicial Circuit - DuPage

STATUS OR DISPOSITION Pending

2015 SC 002467

County 505 North County Farm Road,

COURT OR AGENCY

Wheaton, Illnois 60187

Capital One Bank (USA), N.A. vs. Collection Complaint Dawn R. Prell

18th Judicial Circuit - DuPage County

Pending

505 North County Farm Road, Wheaton, Illinois 60187

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns



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List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

10/23/2013

NAME AND ADDRESS OF PAYEE **United States Bankruptcy Court** 219 South Dearborn Chicago, IL 60602-0000

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 10/23/2013

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

335.00

1,500.00

Mevorah Law Offices LLC 900 East Roosevelt Road Lombard, IL 60148-0000

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

 \checkmark

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

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17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

 \checkmark

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

 \checkmark

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: October 21, 2015	Signature /s/ Dawn R Prell	
	of Debtor	Dawn R Prell
Date:	Signature	
	of Joint Debtor	
	(if any)	
	0 continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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Document Page 31 of 36 United States Bankruptcy Court **Northern District of Illinois**

IN RE:	Case No
Prell, Dawn R	Chapter 7
Debtor(s)	Chapter
CHAPTER 7 INDIVIDUAL DEF	BTOR'S STATEMENT OF INTENTION
PART A – Debts secured by property of the estate. (Part A musestate. Attach additional pages if necessary.)	st be fully completed for EACH debt which is secured by property of the
Property No. 1	
Creditor's Name: Internal Revenue Service	Describe Property Securing Debt:
Property will be (check one): ☐ Surrendered	
If retaining the property, I intend to (check at least one): ☐ Redeem the property ✓ Reaffirm the debt ☐ Other. Explain	(for example, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): Claimed as exempt Not claimed as exempt	
Property No. 2 (if necessary)	
Creditor's Name: Wells Fargo	Describe Property Securing Debt: 2007 Mercedes Benz C280
Property will be (check one): ☐ Surrendered	
If retaining the property, I intend to (check at least one): ☐ Redeem the property ✓ Reaffirm the debt ☐ Other. Explain	(for example, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): ✓ Claimed as exempt Not claimed as exempt	

PART B – Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name:	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): Yes No
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): Yes No

continuation sheets attached (if any)

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date:	October 21, 2015	/s/ Dawn R Prell
		Signature of Debtor

Signature of Joint Debtor

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

Form B 201A, Notice to Consumer Debtor(s)

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Case 15-35736 Doc 1 Filed 10/21/15 Entered 10/21/15 10:23:13 Desc Main Document Page 34 of 36 United States Bankruptcy Court Northern District of Illinois

IN RE:		Case No
Prell, Dawn R		Chapter 7
	Debtor(s)	
	VERIFICATION OF CRED	ITOR MATRIX
		Number of Creditors12
The above-named Debtor(s) he	reby verifies that the list of creditors	s true and correct to the best of my (our) knowledge.
Date: October 21, 2015	/s/ Dawn R Prell Debtor	
	Joint Debtor	

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Prell, Dawn R 35 East Hickory Street Unit B Lombard, IL 60148 Document Page 35 of 36 Internal Revenue Service 230 South Dearborn Street Chicago, IL 60604

Law Offices of Steven H. Mevorah & Associates 134 North Bloomingdale Road Bloomingdale, IL 60108 Merrick Bank P.O. Box 9201 Old Bethpage, NY 11804

Capital One C/O Cavalry Portfolio Services P O Box 27288 Tempe, AZ 85285 Wells Fargo P O Box 25341 Santa Ana, CA 92799

Chase Bank P O Box 15298 Wilmington, DE 19850 World Financial Network Bank C/O Portfolio Recovery Associates 120 Corporate Boulevard, Suite 1 Norfolk, VA 23502

Credit One Bank NA C/O LVNV Funding LLC P O Box 10497 Greenville, SC 29603

Edward Elmhurst Healthcare 155 East Brush Hill Road Elmhurst, IL 60126

Elmhurst Emergency Medical Services C/O MBB 1460 Rennaissance Drive Park Ridge, IL 60068

First Premier Bank 601 South Minnesota Avenue Sioux Falls, SD 57104

GE Capital Retail C/O Portfolio Recovery Associates 120 Corporate Boulevard, Suite 1 Norfolk, VA 23502

HSBC Bank Nevada, N.A. C/O Portfolio Recovery Associates 120 Corporate Boulevard, Suite 1 Norfolk, VA 23502 $_{\rm B201B\,(Form\,2}\mbox{Gase}\mbox{,15-35736}$

Prell, Dawn R

Filed 10/21/15 Document

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Case No.

Chapter 7

Desc Main

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IN RE:		

Doc 1

Debtor(s)

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) **UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certificate of [Non-Attorney] Bankruptcy Petition Preparer		
I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby ce notice, as required by § 342(b) of the Bankruptcy Code.	rtify that I delivered to the debtor the attached	
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)	
X	(required by 11 billion (110))	

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Prell, Dawn R	X /s/ Dawn R Prell	10/21/2015
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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